

Debtor Name Seth Blum & Kessy Blum
 United States Bankruptcy Court for the _____ District of Maryland
 Case number: 25-10005

☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month:

January

Date report filed:

3/3/2025
MM/DD/YYYY

Line of business:

Real Estate

NAISC code: _____

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: _____

Original signature of responsible party

Seth Blum

Printed name of responsible party

Seth Blum

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

- | | Yes | No | N/A |
|--|-------------------------------------|-------------------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Did you pay your employees on time? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Have you timely filed all other required government filings? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

- | | Yes | No | N/A |
|---|--------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name

Seph Blum & Berry Blum

Case number

25-10005

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐**2. Summary of Cash Activity for All Accounts****19. Total opening balance of all accounts**

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ 7,190.07

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ _____

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ _____

25,585.97

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ 6,058.48

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 31,644.45

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

(Exhibit E)

\$ _____

Debtor Name

Seth Blum & Betty Blum

Case number

25-10005

4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables

(Exhibit F)

YUPA → \$14,000

5. Employees

26. What was the number of employees when the case was filed?

N/A

27. What is the number of employees as of the date of this monthly report?

N/A

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case?

\$ 0

29. How much have you paid in professional fees related to this bankruptcy case since the case was filed?

\$ 0

30. How much have you paid this month in other professional fees?

\$ 0

31. How much have you paid in total other professional fees since filing the case?

\$ 0

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ _____	—	\$ _____	=	\$ _____
33. Cash disbursements	\$ _____	—	\$ _____	=	\$ _____
34. Net cash flow	\$ _____	—	\$ _____	=	\$ _____
35. Total projected cash receipts for the next month:					\$ _____
36. Total projected cash disbursements for the next month:					— \$ _____
37. Total projected net cash flow for the next month:					= \$ _____

Debtor Name _____

Case number _____

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☒ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

MERRILL
PITCHER & FENNER
A BANK OF AMERICA COMPANY

SETH L BLUM | Account #

3921 | December 11, 2024 to January 10, 2025

Withdrawals and other subtractions - continued

Date	Description	Amount
01/02/25	Temporary Credit Reversal on 01/02/25	-59.00
01/02/25	Temporary Credit Reversal on 01/02/25	-59.00
01/02/25	Temporary Credit Reversal on 01/02/25	-59.00
01/02/25	CHECKCARD 1230 CANDY KITCHEN - REHOBOT REHOBOTH BEACDE 24269794366500794586132	-29.26
01/02/25	CHECKCARD 1231 NikePOS_US Rehoboth DE 24204294366001860168045	-136.48
01/02/25	CHECKCARD 1231 NikePOS_US Rehoboth DE 24204294366001997085062	-69.99
01/02/25	CHECKCARD 1231 NikePOS_US Rehoboth DE 24204294366001862542049	-119.99
01/02/25	CHECKCARD 1231 TNF Rehoboth Beach RehobothBeachDE 24793384366002704879066	-228.00
01/02/25	CHECKCARD 1231 UNDER ARMOUR REHOBOTH REHOBOTH BEACDE 24210734366044411120393	-198.96
01/02/25	CHECKCARD 1231 AUNTIE ANNES DE123 LEWES DE 24445005001500761597509	-11.00
01/02/25	CHECKCARD 1231 AUNTIE ANNES DE123 LEWES DE 24445005001500761597681	-3.00
01/02/25	MOBILE PURCHASE 1231 WALGREENS #12752 LEWES DE	-12.98
01/02/25	PURCHASE 0101 STARBUCKS 800-782-7282 800-782-7282 WA	-15.00
01/02/25	Zelle payment to SETH BLUM Conf# tdr9lbmeg <i>Loch Raven</i>	-2,200.00
01/02/25	BKOFAMERICA ATM 01/02 #000007060 WITHDRWL SADBROOK PIKESVILLE MD	-400.00
01/02/25	Zelle payment to SETH BLUM Conf# th7n06ksj <i>Chick Payment</i>	-1,200.00
01/02/25	COSTCO WHSE #1 01/02 #000310124 PURCHASE COSTCO WHSE #1326 OWINGS MILLS MD	-533.73
01/03/25	Temporary Credit Reversal on 01/03/25	-129.00
01/03/25	MOBILE PURCHASE 0101 STARBUCKS STORE 14253 REHOBOTH BEACDE	-10.70
01/03/25	CHECKCARD 0101 CANDY KITCHEN - REHOBOT REHOBOTH BEACDE 24269795002500619636796	-34.54
01/03/25	CHECKCARD 0101 ROYAL FARMS #212 REHOBOTH BEACDE 24941665002087233097606	-52.47
01/03/25	CHECKCARD 0101 CHICK-FIL-A #03140 REHOBOTH BEACDE 24427335002710008748318	-33.45
01/03/25	CHECKCARD 0101 ICP*GSS Owings Mills 410-7536565 MD 24906415001218286694825	-165.00
01/03/25	PURCHASE 0103 AMAZON RETA* ZP3987V90 WWW.AMAZON.COWA	-20.23
01/03/25	MOBILE PURCHASE 0102 NORDSTROM #0622 TOWSON MD	-9.03
01/03/25	PURCHASE 0103 AMAZON RETA* ZD5L833D2 WWW.AMAZON.COWA	-12.74
01/03/25	COMCAST CABLE COMMUNICATIONS Bill Payment	-375.00
01/06/25	PURCHASE 0103 AMAZON MKTPL*ZP36V2HQ0 Amzn.com/biliWA	-31.78
01/06/25	MOBILE PURCHASE 0102 ROYAL FARMS #057 LUTHER TIMONIMD	-5.92
01/06/25	PURCHASE 0103 NORDSTROM DIRECT #0808 800-285-5800 IA	-133.70
01/06/25	PURCHASE 0103 WWW.GOCOPPERMINE.COM WWW.GOCOPPERMMD	-236.00

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SETH L BLUM | Account # [REDACTED] 3921 | December 11, 2024 to January 10, 2025

Withdrawals and other subtractions - continued

Date	Description	Amount
01/06/25	PURCHASE 0103 WWW.GOCOPPERMINE.COM WWW.GOCOPPERMMD	-224.00
01/06/25	PURCHASE 0104 AMAZON RETA* ZD0EH5VF2 WWW.AMAZON.COWA	-15.00
01/06/25	CHECKCARD 0103 TST* LA CUCHARA RESTAUR BALTIMORE MD 24137465003300767955711	-146.61
01/06/25	CHECKCARD 0104 STARBUCKS STORE 00746 BALTIMORE MD 24692165005107096216017	-12.57
01/06/25	CHECKCARD 0104 THE ENROLLMENT MGMT 609-683-4440 NJ 24493985004062809011606	-397.00
01/06/25	PURCHASE 0104 AMAZON RETA* ZP8KJ73M1 WWW.AMAZON.COWA	-15.00
01/06/25	CHECKCARD 0104 BALTIMORE SPORTS & NOVE OWINGS MILLS MD 24073145005900017800823	-305.28
01/06/25	MOBILE PURCHASE 0104 DUNKIN #300912 Q35 TOWSON MD	-9.11
01/06/25	CHECKCARD 0104 HOOKS LANE PIKESVILLE MD	-55.92
01/06/25	Zelle payment to AL for "2 Blocks -Go Ravens!"; Conf# skin2vfb2	-50.00
01/07/25	CHECKCARD 0105 ROYAL FARMS #294 JOPPA MD 24941665006088919075771	-76.54
01/07/25	MOBILE PURCHASE 0105 SAFEWAY #0073 BALTIMORE MD	-29.75
01/07/25	PURCHASE 0107 CHIZUK AMUNO CHIZUKAMUNO.OMD	-62.39
01/07/25	Zelle payment to Adonis Butscher for "Home Choice Warranty"; Conf# ums0jckbg	-100.00
01/07/25	COSTCO WHSE #1 01/07 #000761017 PURCHASE COSTCO WHSE #1326 OWINGS MILLS MD	-292.91
01/07/25	TARGET T- 1737 01/07 #000909434 PURCHASE TARGET T- 1737 Re Pikesville MD	-58.30
01/08/25	CHECKCARD 0108 FANDUELSBKPRIMARY 9717083015 NJ 24036295008714342387331	-200.00
01/08/25	STAPLES 0085 01/08 #000959897 PURCHASE STAPLES 0085 PIKESVILLE MD	-42.36
01/09/25	Temporary Credit Reversal on 01/09/25	-24.80
01/09/25	CHECKCARD 0107 CHICK-FIL-A #03937 OWINGS MILLS MD 24427335008710021535183	-8.05
01/09/25	CHECKCARD 0107 THE HOME DEPOT #2507 OWINGS MILLS MD 24943015008010192809720	-15.84
01/09/25	Zelle payment to HAMZA MIR Conf# zv8eucv8x	-100.00
01/09/25	GIANT FOOD INC 01/09 #000502089 PURCHASE GIANT FOOD INC #1 PIKESVILLE MD	-17.61
01/10/25	MOBILE PURCHASE 0108 PY *PURE RAW JUICE LUTHERVILLE MD	-30.54
01/10/25	CHECKCARD 0108 APPLEBEES 9224 TOWSON MD 24943005009127844144221	-49.97
01/10/25	PURCHASE 0109 CM SOCCER WWW.GOCOPPERMMD	-281.25
01/10/25	CHECKCARD 0109 TST*THE CORNER PANTRY Baltimore MD 24692165009100594454475	-60.42
01/10/25	CHECKCARD 0109 MCDONALD'S F11134 PIKESVILLE MD 24427335009720238900194	-5.60
01/10/25	CHECKCARD 0110 NNT MAD CITY C COLUMBIA MD	-7.21
01/10/25	VENMO DES:PAYMENT ID:1039508904097 INDN:SETH BLUM CO	-350.00
01/10/25	ID:3264681992 WEB	-22.73
01/10/25	VENMO DES:PAYMENT ID:1039529208876 INDN:SETH BLUM CO	
01/10/25	ID:3264681992 WEB	

-526,441.35

Total withdrawals and other subtractions

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SETH L BLUM | Account # [REDACTED] 3921 | January 11, 2025 to February 7, 2025

Deposits and other additions:

Date	Description	Amount
01/13/25	Online Banking transfer from CHK 3510 Confirmation# 7473314379	450.00
01/13/25	Zelle payment from Ana Contreras Conf# ZUZ7SE6XV	300.00
01/14/25	Online Banking transfer from CHK 3510 Confirmation# 7386195205	45.00
01/15/25	Online Banking transfer from CHK 3510 Confirmation# 7494008526	3,848.00
01/15/25	PINNACLE BANK DES:PAYROLL ID:XP3000000098126 INDN:BLUM,SETH LOGAN CO ID:1621829917 PPD	3,427.16
01/15/25	BOFA FIN CTR 01/15 #000002492 DEPOSIT 3621 Old Court Rd Baltimore MD <i>DAD, Rums Tischer</i>	2,070.00
01/21/25	Online Banking transfer from SAV 8293 Confirmation# 7123933793	500.00
01/21/25	Zelle payment from ANA CONTRERAS Conf# TOYG25STB	120.00
01/21/25	Online Banking transfer from CHK 3510 Confirmation# 8049557462	50.00
01/22/25	PINNACLE BANK DES:ACH ID:98126 INDN:SETH BLUM CO ID:1064008637 PPD PMT INFO:Pinnacle Bank/34CE5F8F199842B2AE05/Assoc late Expense Repor	822.03
01/22/25	CHECKCARD 0120 HOLIDAY INN EXPRESS 7166489200 NY 7494300502113508710	200.20
01/24/25	VENMO DES:CASHOUT ID:1039816687433 INDN:SETH BLUM CO ID:5264681992 PPD	20.00
01/27/25	Zelle payment from JONATHAN VEDITZ Conf# sx2ysie75	100.00
01/27/25	Online Banking transfer from CHK 3510 Confirmation# 7598857950	34.00
01/30/25	Zelle payment from Ana Contreras Conf# 5NFORXHIE	460.00
Total deposits and other additions		\$12,446.39

Withdrawals and other subtractions

Date	Description	Amount
01/13/25	CHECKCARD 0109 0009P - PARKINGCOM 844-4727577 IL 24013395010001915255819	-2.99
01/13/25	CHECKCARD 0109 TST*MICHAELS CAFE Timonium MD 24692165010101047916729	-22.52
01/13/25	PURCHASE 0110 AMAZON RETA* ZD7GO4421 WWW.AMAZON.COWA	-26.50

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SETH L BLUM | Account # [REDACTED] 3921 | January 11, 2025 to February 7, 2025

Withdrawals and other subtractions - continued

Date	Description	Amount
01/13/25	PURCHASE 0111 AMAZON RETA* ZD6Y88361 WWW.AMAZON.COWA	-6.35
01/13/25	PURCHASE 0111 AMAZON MKTPL*Z59QT7BT2 Amzn.com/billWA	-31.79
01/13/25	CHECKCARD 0111 COPPERMINE FIELDHOUSE 410-337-7781 MD 24801975011209215751866	-500.00
01/13/25	CHECKCARD 0110 PETER CHANG COLUMBIA MD 24765015011209786394384	-21.02
01/13/25	CHECKCARD 0110 LIVE MD SPORTS AND SOCI HANOVER MD 24113435011501133657417	-10.97
01/13/25	MOBILE PURCHASE 0111 RUTH'S CHRIS STEAK HOUS PIKESVILLE MD	-188.86
01/13/25	CHECKCARD 0110 UBER TRIP* TRI SAN FRANCISCOCA	-21.35
01/13/25	CHECKCARD 0111 SHELL OIL 91002576670 BALTIMORE MD 24316055012210271719811	-42.12
01/13/25	CHECKCARD 0111 DUNKIN #364701 BALTIMORE MD 24943005012129544094149	-7.72
01/13/25	WALGREENS STOR 01/11 #000450000 PURCHASE WALGREENS STORE 2 BALTIMORE MD	-60.70
01/13/25	Zelle payment to maria henriquez Conf# uzxxkv6dp	-10.00
01/13/25	THE FRESH MARK 01/11 #000222869 PURCHASE THE FRESH MARKET BALTIMORE MD	-17.62
01/13/25	CHECKCARD 0111 QUARRY WINE AND SPIRITS BALTIMORE MD 24013395011002321405971	-37.04
01/13/25	CHECKCARD 0111 TST*PIZZA BLITZ OF QUAR Baltimore MD 24692165012102678404926	-15.35
01/13/25	MOBILE PURCHASE 0112 CSC SERVICEWORK OWINGS MILLS MD	-2.50
01/13/25	MOBILE PURCHASE 0111 LEVY2@M&T STADIUM CONC BALTIMORE MD	-13.07
01/13/25	MOBILE PURCHASE 0112 EXXON HOOKS LANE PIKESVILLE MD	-52.41
01/13/25	MOBILE PURCHASE 0112 CSC SERVICEWORK OWINGS MILLS MD	-2.50
01/13/25	CHECKCARD 0113 UBER *TRIP H San FranciscoCA	-1.00
01/13/25	JCamps LLC DES:JCamps LLC ID:000000480642742 INDN:Seth Blum CO	-200.00
01/13/25	ID:GS00001306 WEB	-60.00
01/13/25	VENMO DES:PAYMENT ID:1039548843916 INDN:SETH BLUM CO	-25.00
01/13/25	ID:3264681992 WEB	-14.69
01/14/25	VENMO DES:PAYMENT ID:1039559215141 INDN:SETH BLUM CO	-167.48
01/14/25	MOBILE PURCHASE 0112 STARBUCKS STORE 07694 OWINGS MILLS MD	-13.04
01/14/25	MOBILE PURCHASE 0112 ULTA #751 OWINGS MILLS MD	-6.03
01/14/25	CHECKCARD 0113 UBER * PENDI San FranciscoCA	-1.00
01/14/25	MOBILE PURCHASE 0113 DUNKIN #359724 Q35 ELLICOTT CITYMD	-10.98
01/14/25	PURCHASE 0114 UBER *TRIP H San FranciscoCA	-60.00
01/14/25	WHOLEFDS KMQ # 01/14 #000150845 PURCHASE WHOLEFDS KMQ #10 COLUMBIA MD	-11.95
01/14/25	VENMO DES:PAYMENT ID:1039604871403 INDN:SETH BLUM CO	-7.58
01/14/25	ID:3264681992 WEB	-78.94
01/15/25	PURCHASE 0114 UBER * PENDI San FranciscoCA	
01/15/25	CHECKCARD 0114 DUNKIN #354586 Q35 PIKESVILLE MD 24943005015131411515070	
01/15/25	JARRETTSVILLE 01/15 #000709165 PURCHASE JARRETTSVILLE CM JARRETTSVILLE MD	

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BANK OF AMERICA COMMERCIAL

SETH L BLUM | Account # [REDACTED] 3921 | January 11, 2025 to February 7, 2025

Withdrawals and other subtractions - continued

Date	Description	Amount
01/15/25	NEWREZ-SHELLPOIN DES:WEB PMTS ID:0676902612 INDN:BLUM SETH CO ID:6371542226 WEB	-3,792.19
01/15/25	MD DIR ACH DES:CONTRIB ID:000026732998149 INDN:795 A6383406303 CO ID:2526002033 WEB	-100.00
01/15/25	MD DIR ACH DES:CONTRIB ID:000026732998149 INDN:798 A6383406301 CO ID:2526002033 WEB	-100.00
01/15/25	MD DIR ACH DES:CONTRIB ID:000026732998149 INDN:799 A6383406302 CO ID:2526002033 WEB	-100.00
01/16/25	MOBILE PURCHASE 0114 STARBUCKS 28147 TIMONIUM MD	-8.16
01/16/25	CHECKCARD 0114 DOK KHAO THAI EATERY AT COLUMBIA MD 24323005015092742560922	-21.15
01/16/25	CHECKCARD 0115 LEN THE PLUMBER 410-2479970 MD 24275395015900010712244	-16.59
01/16/25	CHECKCARD 0115 BETTER CARE PHARMACY PIKESVILLE MD 24013395015003073083350	-15.80
01/16/25	CHECKCARD 0115 THE CLUB BALTIMORE MD 24435655015052582827689	-131.04
01/16/25	CHECKCARD 0115 DRAFTKINGS 6179866744 MA 24036295015712468714420	-250.00
01/16/25	PURCHASE 0116 STUBHUB, INC. 866-788-2482 CA <i>Rose's friends</i>	-1,211.82
01/17/25	CHECKCARD 0115 WEIGHT WISE PIKESVILLE MD 24054495016030042803862	-90.00
01/17/25	CHECKCARD 0115 CHICK-FIL-A #03937 OWINGS MILLS MD 24427335016710024361272	-36.77
01/17/25	MOBILE PURCHASE 0115 ANGIES SEAFOOD BALTIMORE MD	-52.12
01/17/25	PURCHASE 0116 STARBUCKS 800-782-7282 800-782-7282 WA	-25.00
01/17/25	PURCHASE 0117 UBER *TRIP HELP.UBER.COMCA	-12.94
01/17/25	MOBILE PURCHASE 0116 DASHI RAMEN 120-26608399 MD	-17.41
01/17/25	MOBILE PURCHASE 0116 BRITO LATIN MARKET 2 PIKESVILLE MD	-33.06
01/17/25	WHOLEFDS KMQ # 01/17 #000412612 PURCHASE WHOLEFDS KMQ #10 COLUMBIA MD	-26.19
01/17/25	Zelle payment to maria henriquez Conf# wgcgdt9t <i>Baby sitting (2 weeks)</i>	-1,000.00
01/17/25	Comcast Cable Communications Bill Payment	-365.00
01/21/25	BKOFAMERICA ATM 01/17 #000001921 WITHDRWL SADBROOK PIKESVILLE MD	-150.00
01/21/25	MOBILE PURCHASE 0116 TST*TACO LOVE GRILL - C Baltimore MD	-16.96
01/21/25	MOBILE PURCHASE 0117 TST* CHARLES VILLAGE PU TOWSON MD	-41.09
01/21/25	CHECKCARD 0117 APPLE.COM/BILL 866-712-7753 CA 24692165017107300373246	-9.60
01/21/25	CHECKCARD 0117 PETRO 877-737-6992 NY 24137465017300777845823	-418.51
01/21/25	PURCHASE 0118 AMAZON RETA* Z58AX0T51 WWW.AMAZON.COWA	-15.09
01/21/25	CHECKCARD 0117 BIZJITIX*ECONOMIC OUTLO ACBJ.COM NC 24116415017744750642352	-100.00
01/21/25	CHECKCARD 0117 TICKET REFUND PROGRAM 844-8494827 AZ 24829045017900012700015	-8.80
01/21/25	CHECKCARD 0117 PAYPAL *CONSTRUCTIO 402-935-7733 CA 24027625017067939249614	-146.97

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SETH L BLUM | Account # [REDACTED] 3921 | January 11, 2025 to February 7, 2025

Withdrawals and other subtractions - continued

Date	Description	Amount
01/21/25	CHECKCARD 0117 ABC GREATER BALTIMORE 410-8210351 MD 24275395017900011316050	-125.00
01/21/25	CHECKCARD 0117 TECHNOLOGY COUNCIL OF M 240-2434047 MD 24024895018419900100386	-75.00
01/21/25	PURCHASE 0117 AMAZON DIGITAL HTTPWWW.LINKWA	-11.65
01/21/25	MOBILE PURCHASE 0117 SAFEWAY #0073 BALTIMORE MD	-43.04
01/21/25	CHECKCARD 0117 LEN THE PLUMBER 410-2479970 MD 24275395017900011574179	-49.00
01/21/25	CHECKCARD 0117 TST*LA FOOD MARKETA QUA Pikesville MD 24692165018107727094358	-110.18
01/21/25	CHECKCARD 0117 BP#2002000SLAD PIKESVILLE MD	-33.13
01/21/25	PURCHASE 0118 STARBUCKS 800-782-7282 800-782-7282 WA	-10.00
01/21/25	CHECKCARD 0118 LEMOYNE MART LEMOYNE PA 24765015019216930170786	-62.11
01/21/25	CHECKCARD 0118 MCDONALD'S F5709 EAST AURORA NY 24427335018720234300026	-17.80
01/21/25	CHECKCARD 0118 BUFFALO AND FORT ERIE FORT ERIE ON 74500015019656656248131	-7.83
01/21/25	CHECKCARD 0118 PARKEDIN PRECISE PARKLI NORTH YORK ON 74064495018820178251840	-14.16
01/21/25	CHECKCARD 0118 BRASA BRAZILIAN STEAKHO NIAGARA FALLSON 74514205019004034282848	-202.05
01/21/25	CHECKCARD 0119 BUFFALO AKG ART MUSEUM 716-2708329 NY 24000775019000002996425	-54.00
01/21/25	CHECKCARD 0119 BUFFALO AKG ART MUSEUM 716-2708329 NY 24000775019500012524588	-61.99
01/21/25	CHECKCARD 0120 SPO*J.P.FITZGERALD'S HAMBURG NY 24445005020300561226715	-90.35
01/21/25	WAL-MART #2405 01/19 #000145500 PURCHASE 5360 SOUTHWESTERN HAMBURG NY	-76.39
01/21/25	PURCHASE 0119 UBER *TRIP H San FranciscoCA	-1.00
01/22/25	CHECKCARD 0120 HOLIDAY INN EXPRESS 7166489200 NY 24943005021135087101562	-668.85
01/22/25	CHECKCARD 0120 BUFFALO AND FORT ERIE FORT ERIE ON 74500015021656626457362	-7.83
01/22/25	CHECKCARD 0120 CLIFTON HILL PARKING NIAGARA FALLSON 74703415021100128601471	-6.96
01/23/25	MOBILE PURCHASE 0122 PANERA BREAD #203782 P OWINGS MILLS MD	-17.46
01/23/25	VENMO DES:RETRY PYMT ID:1039697049655 INDN:SETH BLUM CO ID:3264681992 WEB	-60.00
01/24/25	CHECKCARD 0122 COPPERMINE RACQUET & FI 410-8232500 MD 24394695023018013640772 RECURRING	-45.00
01/24/25	PURCHASE 0123 AMAZON MKTPL*Z55422Y91 Amzn.com/billWA	-104.42
01/24/25	CHECKCARD 0123 FANDUELSBKPRIMARY 9717083015 NJ 24036295023716626863342	-112.00
01/24/25	CHECKCARD 0123 BOULEVARD FINE WINE OWINGS MILLS MD 24493985024068951222277	-15.78
01/24/25	CHECKCARD 0123 5 OCLOCK WINES & SPIRIT OWINGS MILLS MD 24013395023004761025067	-52.30
01/27/25	CHECKCARD 0124 TST*THB - TIMONIUM Timonium MD 24692165025100349492606	-34.18
01/27/25	PURCHASE 0124 UBER *PENDI San FranciscoCA	-10.96
01/27/25	PURCHASE 0124 HOWARD COUNTY CHAMBER WWW.HOWARDCHAMD	-30.00
01/27/25	CHECKCARD 0124 APPLEBEES 9224 TOWSON MD 24943005025137503275851	-49.01
01/27/25	CHECKCARD 0125 CHOICE HOME WARRANTY 888-5315403 NJ 24037615026900011985234	-92.50

continued on the next page

MERRILL LYNCH
PIERCE FENNER & SMITH

SETH L BLUM | Account # [REDACTED]

3921 | January 11, 2025 to February 7, 2025

Withdrawals and other subtractions - continued

Date	Description	Amount
01/27/25	PURCHASE 0125 STARBUCKS 800-782-7282 800-782-7282 WA	-25.00
01/27/25	PURCHASE 0125 STARBUCKS 800-782-7282 800-782-7282 WA	-15.00
01/27/25	DOLLAR TREE 01/25 #000038976 PURCHASE 2157A YORK RD LUTHVLE TIMON MD	-8.22
01/27/25	CHECKCARD 0125 7-ELEVEN Nottingham MD	-40.00
01/27/25	CHECKCARD 0125 DAVE & BUSTERS #116 BALTIMORE MD 24116415026224536316745	-198.00
01/27/25	CHECKCARD 0125 DAVE & BUSTERS #116 BALTIMORE MD 24116415026224536317792	-90.67
01/27/25	7-ELEVEN 01/25 #000361047 PURCHASE 7-ELEVEN Baltimore MD	-12.00
01/27/25	CHECKCARD 0126 DUNKIN #354586 Q35 PIKESVILLE MD 24943005027138625636754	-12.57
01/27/25	CHECKCARD 0126 MCDONALD'S F11134 PIKESVILLE MD 24427335026720233773777	-19.46
01/27/25	CHECKCARD 0126 POTTERYBARNKIDS.COM 800-290-8181 CA 24692165026101787601319	-40.28
01/27/25	PURCHASE 0127 UBER * PENDI San FranciscoCA	-12.73
01/27/25	PURCHASE 0127 UBER *TRIP H San FranciscoCA	-1.00
01/28/25	CHECKCARD 0126 SHELL OIL 57525763207 BALTIMORE MD 24316055027225158783998	-50.97
01/29/25	CHECKCARD 0127 VITO'S PIZZA OWINGS MILLS MD 24707805028030040602529	-39.19
01/31/25	BKOFAMERICA ATM 01/31 #000004194 WITHDRWL SUDBROOK PIKESVILLE MD	-460.00
Total withdrawals and other subtractions		-\$13,440.25

Service fees

Date	Transaction description	Amount
01/21/25	CHECKCARD 0118 BRASA BRAZILIAN STEAKHO NIAGARA FALLSON 74514205019004034282848 INTERNATIONAL TRANSACTION FEE	-6.06
01/21/25	CHECKCARD 0118 PARKEDIN PRECISE PARKLI NORTH YORK ON 74064495018820178251840 INTERNATIONAL TRANSACTION FEE	-0.42
01/21/25	CHECKCARD 0118 BUFFALO AND FORT ERIE FORT ERIE ON 74500015019656656248131 INTERNATIONAL TRANSACTION FEE	-0.23
01/22/25	CHECKCARD 0120 BUFFALO AND FORT ERIE FORT ERIE ON 74500015021656626457362 INTERNATIONAL TRANSACTION FEE	-0.23
01/22/25	CHECKCARD 0120 CLIFTON HILL PARKING NIAGARA FALLSON 74703415021100128601471 INTERNATIONAL TRANSACTION FEE	-0.21
Total service fees		-\$7.15

Note your Ending Balance already reflects the subtraction of Service Fees.

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MERRILL
LANKFESTER & COMPANY

SETH L BLUM | Account # [REDACTED] 3510 | January 9, 2025 to February 5, 2025

Deposits and other additions

Date	Description	Amount
01/15/25	CFG COMMUNITY BA DES:PAYROLL ID:10324500001325X INDN:BLUM, BESSY CO ID:9009998989 PPD	3,848.26
01/21/25	FID BKG SVC LLC DES:MONEYLINE ID:XXXXXXXXX ZWIND INDN:BESSY HENRIQUEZ CO ID:1035141375 PPD	4,496.46
Total deposits and other additions		\$8,344.72

Withdrawals and other subtractions

Date	Description	Amount
01/10/25	Online Banking transfer to CHK 3921 Confirmation# 7951091648	-500.00
01/13/25	Online Banking transfer to CHK 3921 Confirmation# 7473314379	-450.00
01/13/25	Acorns Invest DES:Transfer ID:Z3TX7M1 INDN:Bessy Blum CO ID:9000142693 WEB	-5.00
01/14/25	Online Banking transfer to CHK 3921 Confirmation# 7386195205	-45.00
01/15/25	Online Banking transfer to CHK 3921 Confirmation# 7494008526 <i>Bay Pay Roll</i>	-3,848.00
01/21/25	Online Banking transfer to CHK 3921 Confirmation# 8049557462	-50.00
01/21/25	Acorns Invest DES:Transfer ID:6DQGDM1 INDN:Bessy Blum CO ID:9000142693 WEB	-5.00
01/22/25	BKOFAMERICA BC 01/22 #000001228 WITHDRWL	-3,000.00
01/22/25	BKOFAMERICA BC 01/22 #000001230 WITHDRWL <i>✓ Savvy Spring Deposit DIP</i>	-1,400.00
01/27/25	Online Banking transfer to CHK 3921 Confirmation# 7598857950	-34.00
01/27/25	Acorns Invest DES:Transfer ID:S9RXJM1 INDN:Bessy Blum CO ID:9000142693 WEB	-5.00
01/27/25	Subscription DES:Acorns ID:5B69K7 INDN:Bessy Blum CO ID:9000142694 WEB	-3.00
Total withdrawals and other subtractions		-\$9,345.00

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Sandy Spring Bank

Last statement: January 16, 2025
 This statement: February 16, 2025
 Total days in statement period: 31

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 (0)

Direct inquiries to:
 800-399-5919

SETH L BLUM
 BESSY BLUM
 DEBTOR IN POSSESSION CASE 2510005 NVA
 RENTAL INCOME
 3317 WOODVALLEY DR
 PIKESVILLE MD 21208-1956

Sandy Spring Bank
 17801 Georgia Ave
 Olney MD 20832

My Free Banking

Account number XX-XXXX48-07
 Low balance \$2,008.65
 Average balance \$4,945.01

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
01-16	Beginning balance			\$100.84
01-17	' Deposit	1,907.81		2,008.65
01-23	' Deposit	1,000.00		3,008.65
01-23	' Deposit	1,000.00		4,008.65
01-23	' Deposit	1,000.00		5,008.65
01-23	' Deposit	1,400.00		6,408.65
01-31	' ACH Credit SIGNATURE FCU EFUNDS TFR 250131 BLUM SETH	.08		6,408.73
01-31	' ACH Credit SIGNATURE FCU EFUNDS TFR 250131 BLUM SETH	.14		6,408.87
01-31	' ACH Withdrawal SIGNATURE FCU EFUNDS TFR 250131		-0.22	6,408.65
02-03	' Money Talks Trans Cr REF 0330929L FUNDS TRANSFER FRM DEP 1890304806 FROM	2,000.00		8,408.65
02-03	' ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250203		-1,843.38	6,565.27
02-04	' ACH Withdrawal DE ELECTRIC COOP ONLINE PMT 250204		-39.93	6,525.34
02-04	' ACH Withdrawal Onslow Water & S doxoPAY 250204		-120.58	6,404.76

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Sandy Spring Bank

Last statement: January 13, 2025
 This statement: January 16, 2025
 Total days in statement period: 4

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Direct inquiries to:
 800-399-5919

SETH L BLUM
 BESSY BLUM
 DEBTOR IN POSSESSION CASE 2510005 NVA
 RENTAL INCOME
 3317 WOODVALLEY DR
 PIKESVILLE MD 21208-1956

Sandy Spring Bank
 17801 Georgia Ave
 Olney MD 20832

My Free Banking

Account number	XX-XXXX48-07
Low balance	\$100.84
Average balance	\$100.84

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
01-13	Beginning balance			\$0.00
01-13	Deposit	100.84		100.84
01-16	Ending totals	100.84	.00	\$100.84

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Sandy Spring Bank

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Sandy Spring Bank

Last statement: January 16, 2025
 This statement: February 16, 2025
 Total days in statement period: 31

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Direct inquiries to:
 800-399-5919

SETH L BLUM
 BESSY BLUM
 DEBTOR IN POSSESSION CASE 2510005 NVA
 3317 WOODVALLEY DR
 PIKESVILLE MD 21208-1956

Sandy Spring Bank
 17801 Georgia Ave
 Olney MD 20832

My Free Banking

Account number XX-XXXX48-06
 Low balance \$1,226.77
 Average balance \$7,843.70

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
01-16	Beginning balance			\$1,396.00
01-28	Debit Card Purchase POS PURCHASE TERMINAL 12678401 HOOKS LANE PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 331245		-47.33	1,348.67
01-29	ACH Withdrawal HARLAND CLARKE CHK ORDER 250129		-22.90	1,325.77
01-29	ACH Withdrawal SIGNALCOMCAST INTERNET 250129		-99.00	1,226.77
01-30	ACH Credit PINNACLE BANK PAYROLL 250129	8,869.02		10,095.79
01-30	Debit Card Purchase MERCHANT PURCHASE TERMINAL 22303795 COLPARK LOC 518 MCLEAN VA XXXXXXXXXXXX1547 SEQ # 005129194527		-13.95	10,081.84
01-30	Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* BANDITO'S COLUMBI COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 500258435384		-13.78	10,068.06
01-30	Debit Card Purchase MERCHANT PURCHASE TERMINAL 12302025 Hair Cuttery 4155 Owings Mi MD XXXXXXXXXXXX1547 SEQ # 000701702095		-50.40	10,017.66

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Sandy Spring Bank

SETH L BLUM
February 16, 2025

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Date	Description	Additions	Subtractions	Balance
01-30	Debit Card Purchase MERCHANT PURCHASE TERMINAL 82117555 CRUMBL OWINGS MILLS LINDON UT XXXXXXXXXXXX1547 SEQ # 000000544531		-26.49	9,991.17
01-31	ACH Credit CFG COMMUNITY BA PAYROLL 250131	3,848.26		13,839.43
01-31	ACH Credit PINNACLE BANK PAYROLL 250131	4,422.12		18,261.55
01-31	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #03937 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 710024358179		-37.21	18,224.34
01-31	Debit Card Purchase POS PURCHASE TERMINAL 0416 GIANT FOOD INC #159 37 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 678213		-28.61	18,195.73
01-31	Authorized Transfer ZELLE KATE COHEN SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-50.00	18,145.73
01-31	Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-100.00	18,045.73
02-03	Mobile Deposit	414.43		18,460.16
02-03	Authorized Transfer ZELLE BLANCA AMAYA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	1,000.00		19,460.16
02-03	Authorized Transfer ZELLE BLANCA AMAYA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	1,000.00		20,460.16
02-03	Money Talks Trans Dr REF 0330929L FUNDS TRANSFER TO DEP 1890304807 FROM		-2,000.00	18,460.16
02-03	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55308765 SHELL OIL 575257632QPS BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 230271539385		-75.82	18,384.34
02-03	Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* LENNY'S DELICATES OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 500339934247		-22.12	18,362.22

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